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**Army Regulation 600-8-7**

**Personnel—General**

# **Retirement Services Program**

**Headquarters  
Department of the Army  
Washington, DC  
17 April 1992**

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# ***SUMMARY of CHANGE***

AR 600-8-7

Retirement Services Program

This new Army regulation--

- o Consolidates AR 608-9 and AR 608-25.
- o Expands management responsibility for the Retirement Services and Survivor Benefit Plan Programs to all major Army commands for those installations, military communities, and mobilization stations under them.
- o Eliminates the requirement for soldiers to attend a mandatory preretirement orientation in their 18th year of service. Replaces the mandatory preretirement orientation with a preretirement video (paras 4-1 and 4-2).
- o Establishes a mandatory preretirement briefing which soldiers will be required to attend between the time the retirement application is submitted but no less than 120 days before retirement (paras 4-3a and 4-4).
- o Includes procedures for conducting Survivor Benefit Plan counseling and assisting in the completion of the election paperwork (paras 4-6, 4-7, 4-8, and 4-9).
- o Identifies installation retirement services areas of responsibility by ZIP Code rather than county (app B).

Effective 18 May 1992

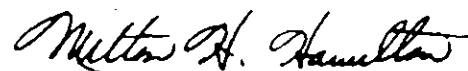
Personnel—General

## Retirement Services Program

By Order of the Secretary of the Army:

GORDON R. SULLIVAN  
General, United States Army  
Chief of Staff

Official:



MILTON H. HAMILTON  
Administrative Assistant to the  
Secretary of the Army

**History.** This UPDATE printing consolidates AR 608-9 and AR 608-25. It is effective 18 May 1992.

**Summary.** This regulation supersedes AR 608-9 and AR 608-25. It prescribes policies and mandated tasks governing military personnel retirement services and the Survivor Benefit Plan. This regulation implements DOD Directive 1332.27 and DOD Directive 1342.17.

**Applicability.** This regulation applies to the Active Army, the Army National

Guard, and the U.S. Army Reserve. It applies to installation Retirement Services Officers and Survivor Benefit Plan Counselors.

**Internal control systems.** This regulation is subject to the requirements of AR 11-2. It contains internal control provisions. The checklist will be published in a future DA Circular.

**Supplementation.** Supplementation of this regulation and establishment of command or local forms are prohibited without prior approval from the Commanding General, U.S. Army Community and Family Support Center (CFSC-FSR), Alexandria, VA 22331 0521.

**Interim changes.** Interim changes to this regulation are not official unless they are authenticated by the Administrative Assistant to the Secretary of the Army. Users will destroy interim changes on their expiration dates unless sooner superseded or rescinded.

**Suggested improvements.** The proponent of this regulation is the Deputy Chief of Staff for Personnel (DCSPER). The DCSPER has the authority to approve exceptions to this regulation that are consistent with the controlling law and regulation.

The DCSPER may delegate this authority in writing to the commander of a Field Operating Agency under his supervision or to a division chief within the proponent agency who holds the grade of colonel or the civilian equivalent. The approval authority will coordinate all questions regarding the scope of authority to approve exceptions with HQDA, OTJAG, ATTN: DAJA-AL, Washington, DC 20310-2200. Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to Commander, U.S. Army Community and Family Support Center, ATTN: CFSC-FSR, Alexandria, VA 22331-0521.

**Distribution.** Distribution of this publication is made in accordance with the requirements on DA Form 12-09-F (Subscription Numbers, Part IV (ARs, CIRs, and PAMs (EGA))), block number 5312, intended for command levels C for Active Army and D for Army National Guard and U.S. Army Reserve.

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\*This regulation supersedes AR 608-9, 1 September 1983, and AR 608-25, 20 December 1985.

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## Chapter 1 Introduction

### Section I Overview

#### 1-1. Purpose

This regulation prescribes the policies and mandated operating tasks for the retirement services and Survivor Benefit Plan (SBP) functions of the Military Personnel System. (See AR 600-8.) It establishes standards and provides an operational document in a logical sequence.

#### 1-2. References

Required and related publications and prescribed and referenced forms are listed in appendix A.

#### 1-3. Explanation of abbreviations and terms

Abbreviations and special terms used in this regulation are explained in the glossary.

#### 1-4. Manpower resources

The Manpower Staffing Standards System (MS-3) Military Personnel Division, Army common manpower staffing standard, includes the Retirement Services and SBP Programs under the Transition Center. The Transition Center completes initial, administrative, final, and posttransition processing. Workload factors for determining the number of personnel within this work center are—

a. The total retirement actions processed. This includes actual end-of-month count of retirement applications submitted and DD Forms 214 (Certificate of Release or Discharge from Active Duty) that are finalized for length-of-service and medical retirements (obtained from Modern Army Record-Keeping System File 635-5a).

b. The actual end-of-month count of Army retired population (excluding widow/widowers) under the Military Personnel Division's jurisdiction defined in appendix B. Figures can be obtained from the recaps section of the Retired Army Personnel System (RAPS) Report.

### Section II Responsibilities

#### 1-5. The Deputy Chief of Staff for Personnel (DCSPER)

The DCSPER will—

a. Establish personnel policies relating to retirement services and the SBP.

b. Ensure that retirement services and SBP activities are allocated the resources required to accomplish their mission, as developed by installation commanders in coordination with subclaimants, major Army commands (MACOMs), and Army headquarters.

#### 1-6. The Chief, National Guard Bureau (CNGB)

The CNGB will act as Army Staff point of contact for retirement services and the SBP within the National Guard.

#### 1-7. The Chief, Army Reserve (CAR)

The CAR will act as Army Staff point of contact for retirement services and the SBP within the Army Reserve.

#### 1-8. The Commanding General, U.S. Army Community and Family Support Center (CG, CFSC)

The CG, CFSC, will—

a. Establish standards and mandated operating tasks of the Retirement Services and SBP Programs.

b. Ensure that retirement services and SBP activities collaborate with other military and civilian agencies to maximize use of allocated resources.

c. Monitor and provide technical assistance to MACOMs and installations to ensure that Retirement Services and SBP Programs are accessible, effective, and responsive to the needs of soldiers and their families.

d. Provide the Army representative to the Department of Defense (DOD) Joint Retired Serviceman's Family Protection Plan (RSFPP) and SBP Board after appointment by the Secretary of the Army.

e. Appoint members to convene sessions of the Department of the Army (DA) SBP Board to advise the Chief, Retirement Services, prior to the Chief's adjudication of claims of administrative error during SBP election processing.

f. Publish 'Army Echoes', the official bulletin for Army retirees and their families, to maintain the link between the Army and the retired community, and to keep them informed of their rights, benefits, and responsibilities.

g. Publish the 'Retired Army General Officers Roster.'

h. Ensure that retirement services and SBP family research and program evaluation are directed toward an increased understanding of—

(1) The relationship between family factors and readiness and retention.

(2) Factors that make a family support system effective and efficient, from a command perspective as well as for individuals being served.

(3) The effect of the mobile military lifestyle on soldiers and their families.

(4) Soldiers and their families, for example, their strengths, needs, and demographic characteristics.

(5) The impact of mobilization on family support systems and its effect on soldiers and their families.

#### 1-9. Commanders of MACOMs and major subordinate commands (MSCs)

Commanders of MACOMs and MSCs will—

a. Monitor and assist in the administration of retirement services and the SBP to ensure compliance with policies and mandated tasks established by this regulation.

b. Ensure that Retirement Services and SBP Programs are developed based on installation-specific needs and mission requirements.

c. Appoint a Retirement Services Program Manager to supervise retirement services and the SBP at installations, military communities, and mobilization stations under them.

#### 1-10. The Commandant, Adjutant General (AG) School

The Commandant, AG School, will ensure that retirement services and SBP information is covered in military schools and courses.

#### 1-11. Commanders of installations, military communities, and mobilization stations

Commanders of installations, communities, and mobilization stations will—

a. Provide command emphasis (staffing, funds, facilities, publicity, and counselor training) for retirement services and the SBP to accomplish the requirements established by this regulation.

b. Ensure that soldiers and their families are informed of the policy in this regulation.

c. Appoint a full-time Retirement Services Officer (RSO) to administer the retirement services and SBP policies and procedures in this regulation.

(1) The RSO should be positioned to provide high visibility for the retired community.

(2) The RSO should report directly to a principal staff officer.

d. Coordinate with satellite installation commanders within their jurisdiction to ensure delivery of retirement services and SBP counseling to eligible soldiers and their families.

#### **1-12. Commanders of tenant or remote units or organizations**

Commanders of tenant or remote units or organizations will—

a. Coordinate delivery of retirement services and the SBP with the nearest Army installation or community.

b. Appoint an individual to coordinate delivery of retirement services and SBP policies and procedures to eligible soldiers and their families.

## **Chapter 2**

### **The Retirement Services Program**

#### **2-1. Overview**

The Retirement Services Program is a set of programs, services, and information designed to assist soldiers and their families in the transition to retirement and keep them up-to-date on their rights, benefits, and privileges after retirement. It includes the SBP Program.

#### **2-2. Principles of support**

The Military Personnel System will include a function to—

a. Assist soldiers in planning for retirement and assist retired soldiers as part of the total Army.

b. Support the Army's personnel life-cycle function of transition.

#### **2-3. Standards of service**

a. The Retirement Services Program is—

(1) A peacetime military personnel function.

(2) Resourced in the Base Operating Information System (BASOPS).

(3) Not deployed with the tactical force.

(4) The functional responsibility of the Transition Work Center.

b. Installations will operate a Retirement Services Office headed by an RSO who should report directly to a principal staff officer. The RSO—

(1) Counsels soldiers and family members on SBP entitlements and assists soldiers and families with all phases of the SBP election.

(2) Conducts preretirement briefings for soldiers and family members.

(3) Counsels soldiers and family members concerning retirement rights, benefits, and privileges.

(4) Prepares soldiers and their families to transition from active duty to civilian life.

(5) Provides information and referrals to retired soldiers and their families.

(6) Assists local retiree councils appointed by the installation commander to voice the needs and concerns of local retirees and family members.

(7) Conducts Retiree Activity Days (RADs).

(8) Publishes retiree newsletters.

(9) Supervises the operation of the installation Retirement Services Program and the SBP.

(10) In conjunction with the servicing legal assistance office, counsels active and retired soldiers, spouses, and former spouses on the Uniformed Services Former Spouses Protection Act.

## **Chapter 3**

### **Policy**

#### **3-1. Overview**

The Retirement Services Program is directed by the CFSC. This regulation provides a single-source operating document to the field, and as such, is binding on all communities involved in retirement services.

#### **3-2. Policy formulation**

To the extent possible, policies on the Retirement Services and SBP Programs will be formulated using the following criteria:

a. The action should strengthen, not erode, the stability of the family and, particularly, the marital commitment.

b. The action should strengthen, not erode, the authority and rights of parents in the education, nurture, and supervision of their children.

c. The action should help the family perform its function rather than substitute governmental activity for the function.

d. The action should increase, not decrease, family earnings. The proposed benefits of the action should justify the impact on the family budget.

e. The activity should be carried out at the lowest level of government or by the family itself.

f. The program should send a positive message to the public concerning the status of the family.

g. The program should send a positive message to young people concerning the relationship between their behavior, their personal responsibility, and the norms of our society.

#### **3-3. Preretirement services**

As a minimum, preretirement services will include showing the preretirement video, conducting SBP counseling, and conducting the preretirement briefing. Each is designed to make retiring soldiers and their families aware of the rights, benefits, and privileges available to them as a result of their military service.

#### **3-4. Postretirement services**

As a minimum, postretirement services will include retiree councils, RADs, and retiree newsletters. Other programs may be offered based on local retirees' needs and the installation's resources.

#### **3-5. Courtesy**

Retired soldiers will be treated with the respect earned by their loyal service. They will be addressed by their retired rank, if known; otherwise, they will be addressed as 'Sir' or 'Ma'am.'

#### **3-6. Volunteers**

The RSO will refer retiree volunteers to the Installation Volunteer Coordinator.

#### **3-7. Referrals**

The RSO will refer to the proper agencies requests for information or assistance received from retired soldiers, family members, and survivors.

## **Chapter 4**

### **Preretirement Services**

#### **Section I**

##### **Task: Showing the Preretirement Video**

#### **4-1. Rules for showing the preretirement video**

a. The video must be made available to all soldiers and spouses, including those in remote locations.

b. The video will be stocked at post libraries.

c. The video will be available at the Retirement Services Office and transition points and centers.

#### 4-2. Steps for showing the preretirement video

Table 4-1 lists the steps for showing the preretirement video.

Table 4-1 Showing the preretirement video		
Step	Work center	Required action
1	TC	Arrange for sufficient copies of the video for placement in the Retirement Services Office, Transition Center, and post library, and mail them to soldiers in remote locations.
2	TC	Arrange to have the video shown periodically so that every soldier or spouse who wants to view it may do so.
3	TC	Publicize the availability of the video.

## Section II

### Task: Conducting the Preretirement Briefing

#### 4-3. Rules for conducting the preretirement briefing

a. Soldiers must attend a briefing between the time the retirement application is submitted and 120 days before the retirement date (or date of departure on transition leave).

b. As a minimum, the following topics will be covered:

(1) Computing retirement pay.

(2) SBP.

(3) Medical benefits (to include supplemental policies to the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS)) and the Uniformed Services Voluntary Insurance Program.

(4) Identification cards.

(5) Restrictions on postretirement employment. (It is suggested the local Ethics Counselor conduct this portion of the briefing.)

(6) Veterans' benefits.

(7) Retirement Services Program.

(8) Army Career and Alumni Program.

(9) New careers in education.

(10) Former spouse benefits.

(11) Servicemen's Group Life Insurance conversion.

(12) Transition leave.

(13) Travel and shipment of household goods.

(14) Space-available air travel.

(15) Social Security.

(16) Job assistance sources.

(17) Completing transition forms.

(18) Clearance procedures.

(19) Distribution of retirement publications deemed appropriate by the RSO.

#### 4-4. Steps for conducting the preretirement briefing

Table 4-2 lists the steps for conducting the preretirement briefing.

Table 4-2 Conducting the preretirement briefing		
Step	Work center	Required action
1	TC	Determine how frequently briefings must be held to ensure that all soldiers who have submitted a retirement application may attend within the timeframe established by paragraph 4-3.
2	TC	Obtain regular briefing location.
3	TC	Notify eligible soldiers.
4	TC	Conduct briefing.
5	TC	Record attendance.

## Section III

### Task: Conducting SBP Counseling

#### 4-5. Overview

A functional description of the SBP is at appendix C.

#### 4-6. Rules for conducting SBP counseling

a. Between the time the retirement application is submitted, but no less than 120 days before retirement, every soldier and spouse must be counseled on the SBP options available to them and the effects of participating or not participating in each.

b. Before retirement, every soldier and spouse must certify in writing that they have received SBP counseling.

c. Whenever possible, SBP counseling will be conducted in person. If the spouse is unavailable for counseling, DA Pam 360-539 will be mailed to the spouse, along with notification of the soldier's SBP election, and a request for spousal concurrence to the election, if applicable.

d. The RSO or Survivor Benefit Plan Counselor (SBPC) will provide a statement explaining the circumstances of SBP counseling conducted less than 120 days before retirement.

e. If the soldier is mentally incompetent, the legal guardian or next of kin will be counseled.

f. Refer soldiers and spouses to the legal assistance office when possible conflict of interest occurs.

#### 4-7. Steps for conducting SBP counseling

Table 4-3 lists the steps for conducting SBP counseling.

Table 4-3 Conducting SBP counseling		
Step	Work center	Required action
1	PSC/PSD	Refer soldier to the Transition Center.
2	TC	Schedule soldier and, if applicable, spouse, for individual or group SBP counseling.
3	TC	Conduct SBP counseling. a. Show the video 'Making the Right Decision—The Survivor Benefit Plan.' b. Provide a current version of DA Pam 360-539. c. Provide the soldier, or arrange to provide to the soldier at a later date, a printout from the DOD SBP valuation software.

## Section IV

### Task: Completing the SBP Election

#### 4-8. Rules for completing the SBP election

a. The SBP election will be made no later than 120 days before retirement.

b. The RSO/SBPC will provide a statement explaining the circumstances of SBP elections made less than 120 days before retirement.

c. If a soldier has been declared mentally incompetent, the Secretary of the Army may make the SBP election on behalf of the soldier.

d. Married soldiers who elect SBP coverage other than full spouse, full spouse and children, former spouse, or former spouse and children must, before retirement, obtain written spousal concurrence to that election.

e. If a married soldier elects former spouse coverage, the current spouse will be notified of that election.

f. Married soldiers who cannot obtain spousal concurrence because their spouse's whereabouts are unknown, or because of exceptional circumstances, may request a waiver to the spousal concurrence requirement. The request will—

(1) Be made to Commander, U.S. Army Community and Family Support Center, ATTN: CFSC-FSR (SBP Board), Alexandria, VA 22331-0521.

(2) Be made in sufficient time to be processed before retirement.

(3) Include a missing person's report or provide a detailed account of all actions taken to contact the spouse during the 90 days preceding the date of the request.

(4) Include statements from family and friends verifying the soldier's attempts to contact the spouse.

(5) Not cite as justification for approval of the request a legal separation agreement in which the spouse has waived rights to SBP.

(6) Indicate the soldier's desired SBP election.

(7) Acknowledge the understanding that if the request is not approved before retirement, full spouse SBP coverage will be established or, if any form of children coverage is elected, full spouse and children coverage will be established.

(8) Acknowledge that SBP options have been explained and are understood by the soldier.

(9) Acknowledge the understanding that if statements contained in the request are later found to be untrue, full spouse or spouse and children coverage will be established with costs and interest collected retroactively to the date of retirement.

(10) Acknowledge the understanding that any false statement or misrepresentation thereto is a violation of law, punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both (section 1001, title 18, United States Code).

(11) Indicate the soldier's agreement to pursue trying to contact the spouse, up through the date of retirement.

(12) Indicate the soldier's understanding that if contact is made with the spouse before retirement, or if the spouse's whereabouts become known to the soldier before retirement, the DA SBP Board must be notified immediately and any prior approval of the request by the Board will be null and void.

(13) Be signed and dated by the soldier and include the soldier's name, rank, social security number, and address.

g. Married soldiers who fail to provide spousal concurrence or an approved waiver of same by the time the retired pay account is established will be enrolled in full spouse SBP or, if any type of children coverage is elected, full spouse and children SBP.

h. A soldier may request correction of an administrative error made in connection with an SBP election by writing to Commander, U.S. Army Community and Family Support Center, ATTN: CFSC-FSR (SBP Board), Alexandria, VA 22331-0521. The request must include a copy of the SBP election, along with other supporting documents or statements, if applicable.

#### 4-9. Steps for completing the SBP election

Table 4-4 contains the steps for completing the SBP election.

**Table 4-4**  
**Completing the SBP election**

Step	Work center	Required action
1	TC	Complete the SBP election.
2	TC	Obtain spousal concurrence or a waiver of same, if applicable.
3	TC	Forward the SBP election paperwork through the local finance center to Defense Finance and Accounting Service—Indianapolis Center (DFAS-IN)

## Chapter 5

### Postretirement Services

#### Section I

##### Task: Assisting Retiree Councils

#### 5-1. Overview

The objectives of the Retiree Council Program are to—

- Provide retired soldiers with —
  - A means of participating and communicating with the Active Army.
  - A chance to analyze and influence decisions, policies, and laws that affect them, and to take part in programs concerned with their well-being.
- Develop public support of Army programs through retired soldiers.

#### 5-2. Rules for assisting retiree councils

- Installation commanders determine the size and number of retiree councils within the installation's geographic area.
- Installation commanders appoint retiree volunteers as members of the council.
- Installation commanders determine the frequency, content, and length of retiree council meetings.
- Minutes of the council meeting will be recorded by a member.
- The RSO serves as an advisor to the council, not as a member.
- Council recommendations for consideration by the Chief of Staff Retiree Council at their annual spring meeting must be forwarded through the MACOM to CFSC, to arrive no later than 31 December.
- Council recommendations that can be solved at the installation or MACOM level will not be forwarded to CFSC.
- Recommendations will include subject, background or facts, recommended action, and the signature of the installation retiree council chairperson.
- Councils will not use letterhead stationery for council business; however, special council letterhead may be used at the installation commander's discretion.
- Councils will not make claims that they represent the retiree population within an installation's geographic area of responsibility.

#### 5-3. Steps for assisting retiree councils

Table 5-1 lists the steps for assisting retiree councils.

**Table 5-1**  
**Assisting retiree councils**

Step	Work center	Required action
1	TC	Recruit for council vacancies.
2	TC	Appoint new council members.
3	TC	Conduct council meeting.
4	TC	Prepare minutes.
5	TC	Forward recommendations to installation commander, MACOM, or CFSC, as appropriate.

#### Section II

##### Task: Maintaining the RAPS

#### 5-4. Overview

The RAPS is a database containing the names, ranks, addresses, SSNs, and dates of birth and retirement for retired Army soldiers. It also contains the names and addresses of SBP/RSFPP annuitant surviving spouses. Information may be retrieved from RAPS by any of those data elements. RAPS is used to produce the following:



a. Mailing labels for the 'Army Echoes' retiree newsletter, installation retiree newsletters, RAD invitations, and the Army Emergency Relief Fund Drive.

b. Rosters of retired soldiers within an installation's area of responsibility as set forth in appendix B.

#### 5-5. Rules for maintaining the RAPS

a. RAPS information must be protected from unauthorized disclosure in accordance with AR 340-21.

b. Retiree mailing labels may be furnished to the individual appointed by the installation commander as chairperson for the Army Emergency Relief Fund Drive.

c. Retiree mailing labels may be furnished to the Retirement Services Offices of other service branches for purposes of mailing retiree newsletters or RAD invitations.

d. All other requests for retiree mailing labels or addresses will be processed through the installation Privacy Act Officer.

#### 5-6. Steps for maintaining the RAPS

Table 5-2 contains the steps for maintaining the RAPS.

**Table 5-2**  
**Steps for maintaining the RAPS**

Step	Work center	Required action
1	TC	Furnish retiree mailing labels to those authorized to receive them (paras 5-5b and 5-5c above).
2	TC	Refer other requests for retiree mailing labels or addresses to the installation Privacy Act Officer.

### Section III

#### Task: Conducting a RAD

#### 5-7. Overview

a. RADs are held to bring retired soldiers and their families up to date on changes in their retirement rights, benefits, and privileges, and to foster good will in the retired community.

b. Commanders are encouraged to consider non-traditional ways of conducting RADs in order to conserve resources.

#### 5-8. Rules for conducting a RAD

a. RADs will be conducted annually by major Army installations and may be conducted more frequently at the commander's discretion.

b. RADs may be held in conjunction with other post events or other service branches' RADs.

c. The commander determines the type, length, and content of the RADs.

d. The installation retiree newsletter will be used to invite retirees to the RADs. (See sec IV.) When this is not possible, MACOM permission must be obtained to send individual invitations. Only those retirees residing within 50 miles of the RAD location will be mailed individual invitations.

e. Commanders will enlist the aid of retiree council members in setting up and conducting the RADs.

#### 5-9. Steps for conducting a RAD

Table 5-3 lists the steps for conducting a RAD.

**Table 5-3**  
**Steps for conducting a RAD**

Step	Work center	Required action
1	TC	Determine the date, time, and RAD activities.
2	TC	Prepare a Letter of Instruction for post activities that will be assisting at the event.
3	TC	Invite participants and guests.

**Table 5-3**  
**Steps for conducting a RAD —Continued**

Step	Work center	Required action
4	TC	Publicize and conduct the RAD.
5	TC	Submit an after-action report to the MACOM.
6	TC	Send thank-you letters to guests and post activities that assisted.

### Section IV

#### Task: Publishing a Retiree Newsletter

#### 5-10. Overview

The retiree newsletter is the commander's means of communicating with retired soldiers and their families who reside within the installation's area of responsibility as set forth in appendix B. The purpose of the newsletter is to apprise retired soldiers and their families of the services and activities available to them on post and within the local communities.

#### 5-11. Rules for publishing a retiree newsletter

a. Installation commanders will publish a retiree newsletter at least semi-annually to retirees residing within their geographic areas of responsibility.

b. Installation retiree newsletters will not repeat information contained in 'Army Echoes.'

c. Guidelines in AR 25-30 will be followed.

d. MSCs will be canvassed to ensure information pertinent to retirees within the MSCs is included in the newsletter.

#### 5-12. Steps for publishing a retiree newsletter

Table 5-4 lists the steps for publishing a retiree newsletter.

**Table 5-4**  
**Steps for publishing an installation retiree newsletter**

Step	Work center	Required action
1	TC	Canvass post activities for information of interest to retired soldiers and their families and survivors.
2	TC	Prepare newsletter.
3	TC	Mail newsletter at bulk, third-class rate.

## **Appendix A References**

### **Section I Required Publications**

**AR 25-30**  
The Army Integrated Publishing and Printing Program. (Cited in para 5-11c.)

**AR 340-21**  
The Army Privacy Program. (Cited in para 5-5a.)

**AR 600-8**  
Military Personnel Management. (Cited in para 1-1.)

**DA Pam 360-539**  
Survivor Benefit Plan for the Uniformed Services. (Cited in para 4-6c and Table 4-3.)

### **Section II Related Publications**

A related publication is merely a source of additional information. The user does not have to read it to understand this publication.

**AR 37-104**  
Payment of Retired Pay to Members and Former Members of the U.S. Army.

**AR 135-180**  
Qualifying Service for Retired Pay Nonregular Service.

**AR 290-5**  
Army National Cemeteries.

**AR 340-3**  
Official Mail Cost Control Programs.

**AR 570-5**  
Manpower Staffing Standards System.

**AR 600-8-1**  
Army Casualty and Memorial Affairs and Line of Duty Investigations.

**AR 600-50**  
Standards of Conduct for Department of the Army Personnel.

**AR 635-5**  
Separation Documents.

**AR 635-10**  
*Processing Personnel for Separation.*

**AR 635-40**  
Physical Evaluation for Retention, Retirement or Separation.

**AR 635-100**  
Officer Personnel.

**AR 635-200**  
Enlisted Personnel.

**AR 640-3**  
Identification Cards, Tags, and Badges.

**AR 930-2**  
United States Soldiers' and Airmen's Home.

**DA Pam 27-50-190**  
The Army Lawyer.

**DA Pam 135-2**  
Briefing on Re-employment Rights of Members of the Army National Guard and the U.S. Army Reserve.

**DA Pam 360-526**  
Once a Veteran.

**DA Pam 570-5**  
The Army Functional Dictionary-Manpower.

**DA Pam 600-8**  
Management and Administrative Procedures.

**DA Pam 600-8-11**  
Military Personnel Office Separation Processing Procedures.

**DA Pam 600-19**  
Quality of Life Program Evaluation/Minimum Standards.

**DA Pam 608-4**  
A Guide for the Survivors of Deceased Army Members.

**DA Pam 608-33**  
Casualty Assistance Handbook.

**CHAMPUS 6010.46-H**  
CHAMPUS Handbook.

**DOD 1340.12-M**  
Department of Defense Military Retired Pay Manual.

**Public Law 101-189**  
National Defense Authorization Act for Fiscal Year 1990, 29 November 1989.

**RCS No. DDM (A) 1375**  
DOD Statistical Report on the Military Retirement System. (This book may be ordered from: DOD, OSD (FM&P), Office of the Actuary, 1600 N. Wilson Boulevard, Suite 434, Arlington, Virginia 22209-2593.)

**Sections 1447-1455, title 10, United States Code.**

**VA IS-1 (Fact Sheet)**  
Federal Benefits for Veterans and Dependents.

### **Section III Prescribed Forms**

This section contains no entries.

### **Section IV Referenced Forms**

**DD Form 214**  
Certificate of Release or Discharge from Active Duty.

## Appendix B Retirement Services Areas of Responsibility

### Section I CONUS

#### B-1. Overview

Installation commanders are responsible for providing retirement services to the retired soldiers and their families and survivors who reside within the ZIP Codes shown below as being assigned to that installation. The MACOM responsible for that installation is listed in parenthesis next to the installation's name.

#### B-2. Fort Belvoir, VA (MDW)

- a. 20600-06, 09, 11-12, 16-22, 24-28, 30-38, 40-56, 58-77, 79-84, 86-87, 90-99.
- b. 22002-03, 13-29, 48-67, 69-74, 76-79, 81-99.
- c. 22100-16, 18-28, 30, 33-40, 42-69, 71-89, 91-99.
- d. 22226-22299.
- e. 22300, 03, 06-13, 15-99.
- f. 22400-26, 28-33, 35-45, 47-53, 55-74, 77-99.
- g. 22501-09, 11-13, 15-37, 39-45, 47-49, 51-59, 61-79, 81-99.
- h. 22600-10, 12-19, 21-23, 26-36, 38-44, 47-54, 57-62, 64-99.
- i. 22700-22799.
- j. 22800-42, 44-99.
- k. 22921-23, 33-35, 41-42, 48, 53, 55-58, 60-62, 65-66, 68, 72-73, 88-99.
- l. 23441, 71.
- m. 26707, 15, 20, 31, 34, 37, 38-42, 68.
- n. 26800-07, 09-16, 18-51, 53-64, 66-99.

#### B-3. Fort Benjamin Harrison, IN (TRADOC)

- a. 46000-47999.
- b. 60922-60999.
- c. 61500-61999.
- d. 62400-09, 11-12, 14-17, 19-99.
- e. 62500-10, 12-32, 34-37, 39-59, 61-99.
- f. 62613-17, 22-23, 25, 29-37, 42-48, 51-64, 66-67, 69-73, 75-79, 82, 84, 86-89, 93, 95-99.
- g. 62700-62799.
- h. 62805-09, 11, 13, 15, 17-18, 20, 28-30, 33, 36, 40, 45, 47-48, 52-53, 55, 57-58, 60, 62-63, 65-66, 68-69, 72-73, 77-80, 83, 85-87, 94.

#### B-4. Fort Benning, GA (TRADOC)

- a. 30203-04, 06, 18, 22, 30, 40, 51, 55-58, 61, 83, 85-86, 92, 95.
- b. 31001, 04-08, 11-17, 20, 23, 25-30, 32-33, 36, 39-41, 43-44, 46-48, 50-53, 56-58, 63, 66, 68-74, 76-81, 84-86, 88, 91-93, 97-99.
- c. 31100-31299.
- d. 31601-04, 20, 22-23, 25, 27-41, 43-99.
- e. 31700-31999.
- f. 32005-13, 38, 52-53, 55, 59-60, 62, 66, 71, 94, 96.
- g. 32300-32399.
- h. 32619, 48, 80, 92-93.
- i. 35010, 45, 72, 81, 85, 89.
- j. 35136, 71, 83.
- k. 36002-03, 06-08, 13-14, 20-26, 29-31, 36, 39, 43-46, 51-54, 57-70, 72-80, 83-99.
- l. 36100-36199.
- m. 36256.
- n. 36800-36899.

#### B-5. Fort Bliss, TX (TRADOC)

- a. 78851.
- b. 79717-19, 30, 34-51, 53-59, 61-75, 77, 79-81, 83-99.
- c. 79800-79999.
- d. 87000-88999.

#### B-6. Fort Bragg, NC (FORSCOM)

27000-28999.

#### B-7. Fort Campbell, KY (FORSCOM)

- a. 37000-38599.
- b. 42000-42099.
- c. 42100-23, 32-42, 62, 75-79.
- d. 42200-34, 36-56, 61-63, 65-69, 73-83, 85-99.
- e. 42300-63, 65-78.
- f. 42400-42499.

#### B-8. Carlisle Barracks, PA (TRADOC)

- a. 15000-17999.
- b. 18000-38, 40, 42-46, 48-53, 55-69, 71-73, 75, 78-80, 82-83, 85-99.
- c. 18100-18899.
- d. 19500-19, 21-24, 26-99.
- e. 19600-19699.

#### B-9. Fort Carson, CO (FORSCOM)

- a. 80000-83199.
- b. 83900-84999.

#### B-10. Fort Devens, MA (FORSCOM)

- a. 01000-06299.
- b. 06300-06999.

#### B-11. Fort Dix, NJ (TRADOC)

- a. 07830.
- b. 07900-08499.
- c. 08503, 05-09, 11, 13, 15-25, 27, 29-34, 37-52, 54, 56-57, 59-99.
- d. 08600-99.
- e. 08701, 21-23, 31-35, 38-42, 51-59.
- f. 08800-01, 03-04, 09, 22, 25-27, 29-32, 34, 48, 58, 67-68, 70, 85, 87-89.
- g. 09000-09999.
- h. 18039, 41, 47, 54, 70, 74, 76-77, 81, 84.
- i. 18900-19499.
- j. 19520, 25.

#### B-12. Fort Drum, NY (FORSCOM)

- a. 12000-12099.
- b. 12116-18, 22-24, 28, 31, 34, 37-38, 41-99.
- c. 12200-12399.
- d. 12406, 23, 27, 39, 45, 51, 54-55, 59, 63, 70, 73, 82, 85, 92.
- e. 12513, 21, 23, 41, 65, 93.
- f. 12800-14999.

#### B-13. Fort Eustis, VA (TRADOC)

- a. 22434.
- b. 23000-01, 03, 13, 16-23, 25-26, 28-29, 31-37, 39, 41, 43-46, 48-54, 56-59, 61-62, 64, 66-74, 76-82, 87-88, 90-92, 94-99.
- c. 23100-01, 04, 06-10, 14-16, 18-19, 21-23, 25-39, 41-46, 48-49, 51-59, 61-85, 87-88, 90-92, 94-99.
- d. 23602-04, 06, 90-99.

#### B-14. Fort George G. Meade, MD (FORSCOM)

- a. 19700-19999.
- b. 20607-08, 10, 13-15, 23, 29, 39, 57, 78, 85, 88-89.
- c. 20700-21999.
- d. 22000-01, 04-12, 68, 75, 80.
- e. 22117, 29, 31-32, 41, 70, 90.
- f. 22611, 20, 24-25, 37, 45-46, 55-56, 63.
- g. 23300-03, 05-13, 16-19, 26-96, 98-99.
- h. 23400-01, 03-23, 41-43, 80.
- i. 26700, 02-04, 06, 08-12, 14, 17-19, 21-22, 24-30, 32-33, 35-36, 43-62, 65-67, 69-99.
- j. 26808, 17, 52, 65.
- k. 26900-26999.

**B-15. Fort Gordon, GA (FORSCOM)**

- a. 29620-33, 38-43, 46, 53-60, 64-67, 69-80, 82-86, 89-94, 96-97.
- b. 29800-29899.
- c. 30413, 16, 22, 24, 26, 30-34, 42, 54-56, 64, 67, 77.
- d. 30516, 20-21, 38, 53, 57, 77, 98-99.
- e. 30600-19, 21-40, 42-54, 56-79, 81-99.
- f. 30800-30999.
- g. 31000, 02-03, 09-10, 18-19, 21-22, 24, 31, 34-35, 42, 45, 49, 54, 59, 61-62, 64-65, 67, 75, 82-83, 87, 89-90, 94-96.

**B-16. Fort Hamilton, NY (TRADOC)**

- a. 10000-10499.
- b. 11000-11999.

**B-17. Fort Hood, TX (FORSCOM)**

- a. 75000-75899.
- b. 75900-27, 29-31, 35, 37, 41-50, 54, 58-59, 61-65, 68-76, 78, 80-99.
- c. 76000-76999.
- d. 77100-77299.
- e. 77300-26, 28-34, 40-49, 56-59, 62-67, 70-72.
- f. 77426.
- g. 77800-77899.
- h. 78600-09, 11-13, 15, 17-22, 24-28, 34-37, 39, 41-43, 50-54, 60, 64-65, 69-75.
- i. 78700-78799.
- j. 78942-44, 47, 53, 57.
- k. 79000-79699.
- l. 79700-16, 20-29, 31-33, 52, 60, 76, 78, 82.

**B-18. Fort Huachuca, AZ (TRADOC)**

85000-86999.

**B-19. Fort Jackson, SC (TRADOC)**

- a. 29000-29599.
- b. 29600-19, 34-37, 44-45, 47-52, 61-63, 68, 81, 87-88, 95, 98-99.
- e. 29700-29799.

**B-20. Fort Knox, KY (TRADOC)**

- a. 24700-26699.
- b. 26701, 05, 13, 16, 23, 63-64.
- c. 40000-41999.
- d. 42124-31, 43-61, 63-74.
- e. 42235, 57-60, 64, 70-72, 84.
- f. 42364, 79-99.
- g. 42500-45999.

**B-21. Fort Leavenworth, KS (TRADOC)**

- a. 63551, 56-57, 65-99.
- b. 64001-11, 15-18, 20-60, 62-82, 84-89, 91-99.
- c. 64100-64699.
- d. 65320-21, 25, 27, 30-32, 39-44, 46-47, 49, 51-53.
- e. 66002-09, 11-12, 16-25, 27-31, 34-35, 37-38, 41-52, 54-55, 57-63, 65-66, 68-70, 72-74, 77, 81-90, 94, 96-99.
- f. 66100-66399.
- g. 66403-06, 08, 12, 15-20, 22, 24-25, 28-30, 34-37, 39-40, 42-48.
- h. 66509, 15-16, 19, 22, 27, 29-30, 32, 34, 38, 40, 42, 50, 52.
- i. 67855.

**B-22. Fort Lee, VA (TRADOC)**

- a. 22427, 46, 54, 75-76.
- b. 22510, 14, 38, 46, 50, 60, 80.
- c. 22843.
- d. 22900-20, 24-32, 36-40, 43-47, 49-52, 54, 59, 63-64, 67, 69-71, 74-87.
- e. 23002, 04-12, 14-15, 24, 27, 30, 38, 40, 42, 47, 55, 60, 63, 65, 75, 83-86, 89, 93.
- f. 23102-03, 05, 11-13, 17, 20, 24, 40, 47, 50, 60, 86, 89, 93.

- g. 23200-23299.
- h. 23800-07, 09-26, 30-36, 38-43, 45-50, 52-58, 60-65, 67-73, 75-77, 79-82, 84-97, 99.
- i. 23900-24399.
- j. 24400-40, 42-70, 72-99.
- k. 24500-24699.

**B-23. Fort Leonard Wood, MO (TRADOC)**

- a. 61411, 16, 20-22, 38-40, 50-57, 70-72.
- b. 62000-62399.
- c. 62410, 13, 18.
- d. 62511, 33, 38, 60.
- e. 62600-12, 18-21, 24, 26-28, 38-41, 49-50, 65, 68, 74, 80-81, 83, 85, 90-92, 94.
- f. 62800-04, 10, 12, 14, 16, 19, 21-27, 31-32, 34-35, 37-39, 41-44, 46, 49-51, 54, 56, 59, 61, 64, 67, 70-71, 74-76, 81-82, 84, 88-93, 95-99.
- g. 62900-63499.
- h. 63500-50, 52-55, 58-64.
- i. 63600-63999.
- j. 64000, 12-14, 19, 61, 83, 90.
- k. 64700-65299.
- l. 65300-19, 22-24, 26, 28-29, 33-38, 45, 48, 50, 54-99.
- m. 65400-65999.
- n. 66000-01.

**B-24. Fort Lewis, WA (FORSCOM)**

- a. 59000-59999.
- b. 83200-83899.
- c. 97000-99499.

**B-25. Fort Mc Clellan, AL (TRADOC)**

- a. 35000-09, 11-15, 17-33, 35-41, 43-44, 46-71, 73-80, 82-83, 86-87, 90-99.
- b. 35100-35, 37-70, 72-74, 76-82, 85-87, 89-99.
- c. 35200-35399.
- d. 35400-40, 42, 44-49, 51-58, 60-61, 63-68, 71-83, 85-99.
- e. 35500-70, 72-81, 84, 86-87, 92.
- f. 35673.
- g. 35762, 75.
- h. 35812-15, 17-23, 25-99.
- i. 35900-05, 52-54, 60, 72-73, 78, 83, 87, 90-99.
- j. 36200-55, 57-99.
- k. 38600-38999.
- l. 39000-08, 38, 54, 61, 63-64, 67, 70, 79, 90, 93-95.
- m. 39107-08, 13, 15, 46, 59-60, 66, 69, 72, 76-77, 92.
- n. 39339, 41, 46, 49, 53, 61.
- o. 39700-39999.

**B-26. Fort Mc Coy, WI (FORSCOM)**

53000-56999.

**B-27. Fort Mc Pherson, GA (FORSCOM)**

- a. 30000-30199.
- b. 30200-02, 05, 07-17, 19-21, 23-29, 31-39, 41-50, 52-54, 59-60, 62-82, 84, 87-91, 93-94, 96-99.
- c. 30300-30399.
- d. 30500-15, 17-19, 22-37, 39-52, 54-56, 58-76, 78-97.
- e. 30620, 41, 55, 80.
- f. 30700-30799.
- g. 31038.

**B-28. Fort Monmouth, NJ (AMC)**

- a. 07000-07829, 31-99.
- b. 08500-02, 04, 10, 12, 14, 26, 28, 35-36, 53, 55, 58.
- c. 08700, 02-20, 24-30, 36-37, 43-50, 60-99.
- d. 08802, 05-08, 10-21, 23-24, 28, 33, 35-47, 49-57, 59-66, 69, 71-84, 86, 90-99.
- e. 08900-08999.
- f. 23315-23883.

**B-29. Fort Monroe, VA (TRADOC)**

- a. 23304, 14, 20-25, 97.
- b. 23424-40, 44-79, 81-99.
- c. 23500-23599.
- d. 23600-01, 05, 07-89.
- e. 23700-23799.
- f. 23808, 27-29, 37, 44, 51, 59, 66, 74, 78, 98.

**B-30. Fort Myer, VA (MDW)**

- a. 20000-20599.
- b. 22030-47.
- c. 22200-25.
- d. 22301-02, 04-05, 14.

**B-31. Fort Ord, CA (FORSCOM)**

- a. 90000-93499.
- b. 93500-12, 15-16, 18-21, 23-25, 27-28, 31-35, 37-40, 42-44, 46-50, 52-99.
- c. 93600-93999.
- d. 95000-95099.
- e. 95301, 11, 15, 17, 22, 24, 33-34, 38-41, 65, 74, 88.

**B-32. Fort Polk, LA (FORSCOM)**

- a. 70000-71599.
- b. 75928, 32-34, 36, 38-40, 51-53, 55-57, 60, 66-67, 77, 79.
- c. 77327, 35, 50-55, 60-61, 68-69.
- d. 77514, 19, 33, 35, 38, 75, 80, 85.
- e. 77611-16, 19, 24-49, 51-99.
- f. 77700-77799.

**B-33. Presidio of San Francisco, CA (FORSCOM)**

- a. 89000-89999.
- b. 93513-14, 17, 22, 26, 29-30, 36, 41, 45, 51.
- c. 94000-94999.
- d. 95100-95299.
- e. 95300, 02-10, 12-14, 16, 18-21, 23, 25-32, 35-37, 42-64, 66-73, 75-87, 89-99.
- f. 95400-96199.

**B-34. Redstone Arsenal, AL (AMC)**

- a. 35016.
- b. 35175.
- c. 35571, 82-83, 85, 88-91, 93-99.
- d. 35600-72, 74-99.
- e. 35700-61, 63-74, 76-99.
- f. 35800-11, 16, 24.
- g. 35906-51, 55-59, 61-71, 74-77, 79-82, 84-86, 88-89.

**B-35. Fort Riley, KS (FORSCOM)**

- a. 57000-57799.
- b. 58000-58899.
- c. 66010, 13-15, 26, 32-33, 36, 39-40, 53, 56, 64, 67, 71, 75-76, 78-80, 91-93, 95.
- d. 66400-02, 07, 09-11, 13-14, 21, 23, 26-27, 31-33, 38, 41, 49-99.
- e. 66500-08, 10-14, 17-18, 20-21, 23-26, 28, 31, 33, 35-37, 39, 41, 43-49, 51, 53-99.
- f. 66600-67799.
- g. 67800-54, 56-99.
- h. 67900-69999.

**B-36. Fort Rucker, AL (TRADOC)**

- a. 32400-32599.
- b. 35034, 42, 88.

- c. 35184, 88.
- d. 35441, 43, 50, 59, 62, 69-70, 74, 84.
- e. 36000-01, 04-05, 9-12, 15-19, 27-28, 32-35, 37-38, 40-42, 47-50, 55-56, 71, 81-82.
- f. 36300-36799.
- g. 36900-36999.
- h. 39009-37, 39-53, 55-60, 62, 65-66, 68-69, 71-78, 80-89, 91-92, 96-99.
- i. 39100-06, 09-12, 14, 16-45, 47-58, 61-65, 67-68, 70-71, 73-75, 78-91, 93-99.
- j. 39200-39299.
- k. 39300-38, 40, 42-45, 47-48, 50-52, 54-60, 62-99.
- l. 39400-39699.

**B-37. Fort Sam Houston, TX (FORSCOM)**

- a. 77000-77099.
- b. 77336-39, 73-99.
- c. 77400-25, 27-99.
- d. 77500-13, 15-18, 20-32, 34, 36-37, 39-74, 76-79, 81-84, 86-99.
- e. 77600-10, 17-18, 20-23, 50.
- f. 77900-78599.
- g. 78610, 14, 16, 23, 29-33, 38, 40, 44-49, 55-59, 61-63, 66-68, 76-99.
- h. 78800-50, 52-99.
- i. 78900-41, 45-46, 48-52, 54-56, 58-99.

**B-38. Fort Shafter, HI (USAPAC)**

96200-96999.

**B-39. Fort Sheridan, IL (FORSCOM)**

- a. 48000-52999.
- b. 57800-57999.
- c. 58900-58999.
- d. 60000-60899.
- e. 60900-21.
- f. 61000-61399.
- g. 61400-10, 12-15, 17-19, 23-37, 41-49, 58-69, 73-99.

**B-40. Fort Sill, OK (TRADOC)**

- a. 30400-12, 14-15, 17-21, 23, 25, 27-29, 35-41, 43-53, 57-63, 65-66, 68-76, 78-99.
- b. 71600-74999.

**B-41. Fort Stewart, GA (FORSCOM)**

- a. 29900-29999.
- b. 31037, 55, 60.
- c. 31300-31599.
- d. 31600, 05-19, 21, 24, 26, 42.
- e. 32000-04, 14-37, 39-51, 54, 56-58, 61, 63-65, 67-70, 72-93, 95, 97-99.
- f. 32100-32299.
- g. 32600-18, 20-47, 49-79, 81-91, 94-99.
- h. 32700-34999.

**B-42. Fort Wainwright, AK (USAPAC)**

99500-99999

**B-43. West Point, NY (TRADOC)**

- a. 10500-10999.
- b. 12100-15, 19-21, 25-27, 29-30, 32-33, 35-36, 39-40.
- c. 12400-05, 07-22, 24-26, 28-38, 40-44, 46-50, 52-53, 56-58, 60-62, 64-69, 71-72, 74-81, 83-84, 86-91, 93-99.
- d. 12500-12, 14-20, 22, 24-40, 42-64, 66-92, 94-99.
- e. 12600-12799.

## Section II OCONUS

**B-44. HQ, U.S. Army Europe, Heidelberg, Federal Republic of Germany**  
Europe, Africa.

**B-45. HQ, U.S. Army Japan and IX Corps, Camp Zama, Japan**  
Japan, China.

**B-46. HQ, Eighth U.S. Army, Seoul, Korea**  
Korea, USSR.

**B-47. JUSMAGTHAI, Thailand**  
Southeastern and southwestern Asia.

**B-48. USARPAC**  
Philippines, Australia, Indonesia.

**B-49. Fort Buchanan, Puerto Rico**  
South America.

**B-50. Fort Clayton, Panama**  
Central America, Mexico, West Indies.

**B-51. Fort Devens, MA**  
Canadian provinces of New Brunswick and Prince Edward Island.

**B-52. Fort Drum**  
Canadian provinces of Manitoba, Ontario, Quebec, Newfoundland, Nova Scotia, New Brunswick.

**B-53. Fort Lewis, Washington**  
Canadian provinces of British Columbia, Alberta, Saskatchewan.

**B-54. Fort Wainwright, Alaska**  
Canadian province of Yukon Territory; northwest territories.

## Appendix C Functional Description of the Survivor Benefit Plan

### Section I Eligibility

#### C-1. Active duty coverage

Soldiers are automatically covered for full spouse and children SBP coverage once they complete 20 years of active service creditable for retired pay. This coverage is free. Before retirement, the soldier must elect, in writing, to continue or reduce that coverage, at cost, or decline it. Once elected, there are very few changes that can be made.

#### C-2. Declining spouse coverage

Married soldiers who decline SBP coverage for a spouse at retirement may never enroll in spouse coverage unless legislation to the contrary is enacted.

#### C-3. Declining children coverage

Soldiers who have dependent children at retirement and decline SBP coverage for dependent children may never enroll dependent children unless legislation to the contrary is enacted.

#### C-4. Soldiers with no spouse at retirement

Soldiers with no spouse at retirement may elect to cover a spouse acquired after retirement. However, the election must be written,

signed by the soldier, and received by DFAS-IN within 1 year of the date of marriage.

#### C-5. Soldiers with no dependent children at retirement

Soldiers with no dependent children at retirement may elect to cover a child acquired after retirement. However, the election must be written, signed by the soldier, and received by DFAS-IN within 1 year of acquiring the child.

## Section II Options, annuities, costs, special provisions

### C-6. Options

Before retirement, a soldier must elect one of the following SBP options in writing:

#### a. Spouse only.

(1) *Annuity.* This option provides an annuity of 55 percent of the base amount to the annuitant until the annuitant reaches age 62; thereafter, it provides an annuity of 35 percent of the base amount. (Note. The post-age-62 annuity may be greater than 35 percent of the base amount if the soldier was retirement-eligible on or before 1 Oct 1985. Public Law 101-189 provides for a Supplemental Survivor Benefit Plan (SSBP). Enrollment in SSBP will prevent the annuity from decreasing to 35 percent when the surviving spouse turns 62.

#### (2) Cost. Cost is either of the following:

(a) 2.5 percent of the first \$300, up to the threshold amount. (As of 1 Jan 1992, the threshold amount is the first \$378 of retired pay. This amount increases at the same time and by the same percentage as active duty pay), plus 10 percent of the remainder (base amount minus threshold amount).

(b) 6.5 percent of the base amount. Whichever computation results in the lower cost will be used for soldiers who first became a member of a uniformed service before 1 March 1990 and for those who retire for disability (chapter 61, title 10, United States Code) or reserve retirement (chapter 67, title 10, United States Code).

(c) Soldiers who first became a member of a uniformed service on or after 1 March 1990 will have costs calculated under 2(b) above only. There will be an additional cost for SSBP.

#### (3) Special provisions include the following:

(a) An election for less than full coverage requires the spouse's written concurrence.

(b) Costs cease upon the death of the spouse or if divorce occurs (unless a former spouse election is made).

(c) Unless a retired soldier declines reinstatement of coverage within one year of remarriage, a new spouse is automatically covered at the same level as the previous spouse (unless former spouse coverage was elected). If less than full coverage was elected initially, the retired soldier has the option of reinstating coverage at a higher level for the new spouse. However, the election must be made within 1 year of remarriage, and the new spouse must be notified if coverage is not elected. If a higher level is chosen, the retired soldier must pay the difference in costs between the initial level and the higher level of coverage, retroactive for any period during which costs were assessed. If the retiree dies before the payback is complete, only the initial level of coverage will be in effect.

(d) The annuitant may remarry after age 55 and continue to receive the annuity.

(e) An annuitant who remarries before age 55 will have the SBP discontinued. If that new marriage ends in death, divorce, or annulment, the annuity will be reinstated. The annuitant must notify DFAS-IN of changes in marital status.

(f) SBP is reduced by Dependency and Indemnity Compensation (DIC), a tax-free, monthly compensation paid by the Department of Veterans Affairs (VA) to survivors of veterans who die of service-related causes. The SBP amount that exceeds the DIC amount is paid by DFAS-IN. The cost for the portion of the SBP annuity that was reduced because of the DIC will be refunded to the surviving spouse at the time DIC is awarded.

*b. Children only.*

(1) *Annuity.* The annuity is 55 percent of the base amount, divided by the number of eligible children.

(2) *Cost.* The cost is a small percentage of the base amount, based on the ages nearest to retirement of the soldier and the youngest child.

(3) *Special provisions.*

(a) Children are covered until age 18, or age 22 if they are full-time students, any age if they are incapacitated and are incapable of self-support. The incapacitation must have existed before the age of 18, or existed after age 18 but before the age of 22 while pursuing a full-time course of study in an institute of higher education.

(b) Costs cease when the youngest child reaches the age of 18, 22 if in school full time. A student whose 22d birthday falls before 1 July or after 31 August is considered to have reached age 22 in July of the following year.

(c) If there is only one child and that child is incapacitated and over the age of 17, calculate the cost as if the child were 17.

(d) Proof of incapacitation for children over age 18 must be submitted at the time of retirement. If a child becomes incapacitated after retirement, documentation must be submitted immediately to DFAS-IN.

(e) Proof of full-time student status must be submitted at the time of application for the annuity.

*c. Spouse and children.*

(1) *Annuity.* The spouse annuity is 55 percent of the base amount until the surviving spouse reaches age 62; thereafter, it is at least 35 percent. The annuity is paid to children only if the spouse dies or remarries before age 55. The children's annuity is 55 percent of the base amount, divided equally among the children.

(2) *Cost.* Spouse cost is computed as shown in paragraph C-6a(2). A small actuarial amount is added for children. This amount is based on the ages of the soldier, the spouse, and the youngest child at retirement.

*d. Former spouse.*

(1) *Annuity.* The annuity is the same as for spouse-only coverage.

(2) *Cost.* The cost is the same as for spouse-only cost.

(3) *Special provisions.* Coverage for a former spouse is the same as for a spouse with the following exceptions:

(a) The premium will be suspended if the former spouse remarries before age 55. If the former spouse's new marriage is ended by death, divorce, or annulment, premiums will resume.

(b) If the agreement to provide the SBP annuity to a former spouse is ratified, incorporated, or approved in a court order, the retired soldier may cancel coverage only with the consent of the court and the former spouse. If the retired soldier remarries and wants to cover the new spouse, the election must be made within 1 year of the date of marriage.

(c) Former spouses are not eligible for DIC from the VA.

*e. Former spouse and children.*

(1) *Annuity.* The annuity is the same as for a spouse and children election.

(2) *Cost.* The cost is the same as the cost of a spouse and children election, except that the ages of the former spouse, the soldier, and the youngest child of the soldier and the former spouse will be used.

(3) *Special provisions.* Only children of issue of the marriage of the soldier to the former spouse may be covered.

*f. Natural person with insurable interest.*

(1) *Annuity.* The annuity is 55 percent of retired pay after the cost has been deducted.

(2) *Cost.* The cost is 10 percent of retired pay, plus an additional 5 percent of retired pay for each full 5 years the beneficiary is younger than the retired soldier. The cost may not exceed 40 percent of retired pay.

(3) *Special provisions.*

(a) Coverage must be based on a base amount of full retired pay. A reduced base amount may not be used.

(b) Coverage may be elected only by an unmarried soldier with no spouse or children.

(c) Coverage may be cancelled to cover a spouse or child acquired after retirement. Election for a spouse or child must be made within 1 year of acquiring the spouse or child.

(d) Costs cease upon the death of the insurable interest beneficiary.

**C-6.1. There are no entries in this section.**

**Section III**

**Other SBP features**

**C-7. Cost-of-living adjustments (COLAs)**

The SBP base amount, annuity, and cost are increased at the same time and by the same percentage as military retirement pay. The SBP annuity continues to increase after the retired soldier's death.

**C-8. Mental incompetency**

When a military medical officer or a physician of the VA or court of competent jurisdiction determines that a soldier is mentally incompetent, the SBP election may be made on behalf of the soldier by the Secretary of the Army. Although the legal guardian or next of kin of the soldier may request an SBP election after receiving SBP counseling, the final decision rests with the Secretary of the Army. If a retired soldier is later determined to be mentally competent by an authority cited above, the retired soldier may, within 180 days after such a finding, revoke the earlier election.

**C-9. Death on active duty versus death in retirement**

When a soldier has been critically injured or is seriously ill, and death is imminent, a decision must be made to retire the soldier or allow him or her to die on active duty or in a retired status. The SBP will factor heavily in this decision. The following facts are furnished to assist in counseling the legal guardian or next of kin of the soldier:

a. SBP is not payable if a soldier dies on active duty with less than 20 years service.

b. If a soldier is retired for 100 percent disability, the retired pay will be 75 percent of the soldier's base pay (or highest 36 months of base pay, for soldiers who first became a member of a uniformed service on or after 8 September 1980). The higher the retired pay, the higher the SBP annuity can be.

c. SBP is reduced by DIC, dollar for dollar, if the spouse is the eligible SBP beneficiary.

d. SBP is not reduced by DIC when children are the eligible SBP beneficiaries.

e. A spouse can draw SBP and DIC on separate spouses with no reduction to either benefit.

f. SBP is suspended for a spouse who remarries before age 55. It is reinstated if the remarriage ends.

g. DIC is suspended for a spouse who remarries at any age. It is not reinstated if the remarriage ends.

h. If DIC exceeds SBP at the time of the soldier's death, SBP is not paid; however, SBP may be paid in the future if, because of COLAs, the SBP exceeds the DIC.

i. An SBP annuity which is being reduced because of DIC may be reinstated if the DIC is terminated because of the surviving spouse's remarriage after age 55 or, if the surviving spouse remarried before 55, when the remarriage ends.

**C-10. Premium payments**

SBP premiums are automatically deducted from retirement pay. Members who waive their retired pay in favor of VA compensation may start an allotment from their VA check to pay the SBP premium to the DFAS-IN.

### **C-11. Taxes**

- a. The SBP premium is tax-free. SBP premium amounts are not included in the taxable portion of the soldier's IRS Form W2.
- b. SBP is not subject to estate tax.
- c. The annuity of a survivor who is a non-resident alien may be subject to a non-resident alien tax (about 30 percent of the annuity) depending on the existing tax treaties between the U.S. and the foreign government.

### **C-12. Administrative corrections**

The Secretary of the Army has given the Chief, Retirement Services Division (CFSC-FSR) the authority to correct SBP elections which result from administrative deficiencies. To request a correction, the retired soldier must send the request for correction to the DA SBP Board. The request should state what the administrative error is believed to be and provide an explanation of the circumstances surrounding its occurrence. Supporting evidence (particularly the SBP election form) will accompany the request. Except when procured by fraud, corrections of the DA SBP Board will be considered final and conclusive by all officers of the United States.

### **C-13. Withdrawal of certain disabled members**

a. Soldiers who have been rated totally disabled by the VA continuously for 10 years or more or, if for less than 10 years, for at least 5 years continuously from retirement, may withdraw from SBP with the consent of the beneficiaries. The rationale behind this is that the VA will pay DIC to the survivors of a retired soldier who meets this criteria, even if the retired soldier's death is not attributable to service-related causes.

b. Once the retired soldier has requested withdrawal from SBP, DFAS-IN sends the retired soldier information explaining the pros and cons of the decision. They also send a final consent form which, when signed by the retired soldier and spouse and returned, constitutes a valid request. DFAS-IN will discontinue deducting SBP premiums from the retired soldier's retired pay on the first day of the month after receipt of a valid request.

c. The decision to withdraw from SBP may be changed only if the soldier's VA disability rating is reduced to less than 100 percent. SBP premiums will be refunded to the surviving spouse only upon the retired soldier's death and only after the surviving spouse's eligibility for DIC has been established.

d. The retired soldier and spouse should consider the following before requesting withdrawal from SBP:

(1) Will the DIC eliminate the SBP, or will SBP still be payable. Remember, the surviving spouse will be refunded the portion of the SBP payment which corresponds to the amount of DIC payable.

(2) The DIC ceases upon the surviving spouse's remarriage at any age. SBP does not stop if the surviving spouse is 55 or older when the remarriage occurs.

(3) An SBP which has been terminated because of a surviving spouse's remarriage before age 55 may be reinstated if the remarriage ends.

(4) A DIC which has been terminated because of a surviving spouse's remarriage may not be reinstated if the remarriage ends.



## Glossary

### Section I Abbreviations

<b>AG</b> Adjutant General	<b>RCSBP</b> Reserve Component Survivor Benefit Plan
<b>BASOPS</b> Base Operating Information System	<b>RSFPP</b> Retired Serviceman's Family Protection Plan
<b>CAR</b> Chief, Army Reserve	<b>RSO</b> Retirement Services Officer
<b>CG,CFSC</b> Commanding General, U.S. Army Community and Family Support Center	<b>SBP</b> Survivor Benefit Plan
<b>CHAMPUS</b> Civilian Health and Medical Program of the Uniformed Services	<b>SBPC</b> Survivor Benefit Plan Counselor
<b>CNGB</b> Chief, National Guard Bureau	<b>SSBP</b> Supplemental Survivor Benefit Plan
<b>COLA</b> Cost-of-living adjustment	<b>VA</b> Department of Veterans' Affairs
<b>CSA</b> Chief of Staff, Army	<b>ZIP Code</b> Zone Improvement Plan
<b>DA</b> Department of the Army	<b>Section II</b> <b>Terms</b>
<b>DCSPER</b> Deputy Chief of Staff for Personnel	<b>Annuity</b> SBP monthly payment to survivor.
<b>DFAS-IN</b> Defense Finance and Accounting Service--Indianapolis Center	<b>Army Echoes</b> An authorized periodical published in accordance with AR 25-30. Its purpose is to keep Army retired soldiers, survivors, and grey area retirees abreast of their rights and privileges, inform them of current developments in the modern Army, and inspire goodwill and a desire to support the U.S. Army in civilian communities.
<b>DIC</b> Dependency and Indemnity Compensation	<b>Base amount</b> Gross retired pay or any amount down to \$300 upon which the SBP annuity is based.
<b>DOD</b> Department of Defense	<b>Chief of Staff, Army Retiree Council</b> A council, composed of retired soldier volunteers, which meets annually for 1 week to discuss installation retiree issues and make recommendations to the Chief of Staff, Army.
<b>FSR</b> Family Support--Retirement	<b>Deemed election</b> An SBP election established as a result of a former spouse's request for an SBP election when the retired soldier fails to make an election in accordance with a court order to do so. A deemed election must be made by the former spouse within 1 year of the date on the court order.
<b>HQDA</b> Headquarters, Department of the Army	<b>Dependent child</b> An unmarried child who is-- a. Under age 18, or at least 18 but under 22, and pursuing a full-time course of study or training in a high school, trade school, technical or vocational institution, junior
<b>MACOM</b> major Army command	
<b>MSC</b> major subordinate command	
<b>MS-3</b> Manpower Staffing Standards System	
<b>RAD</b> Retiree Activity Day	
<b>RAPS</b> Retired Army Personnel System	

college, university, or comparable educational institution.

(1) A child who is pursuing a full-time course of study or training and whose 22d birthday occurs in months other than July or August is considered 22 years of age on the first day of July after the child's 22d birthday.

(2) A child will be considered a student during breaks not exceeding 150 days and between school years; however, a child must provide evidence of intent to resume study or training after the break.

b. Incapable of self-support because of a mental or physical incapacity which existed before the child's 18th birthday, or was incurred during a full-time course of study or training before the child's 22d birthday.

c. An adopted child, stepchild, foster child, grandchild, or recognized natural child who lives with the retired soldier in a regular parent-child relationship. A foster child or grandchild must have also resided with the retired soldier at the time of death, been receiving over one-half of his or her support from the retired soldier, and the support must not have been provided under a social agency contract.

### Dependency and Indemnity Compensation (DIC)

A tax-free, monthly compensation paid when an active or retired soldier's death is due to an injury or illness incurred on or aggravated by active duty. DIC for a spouse reduces SBP, dollar for dollar.

### Former spouse

A person who--

a. Was a soldier's spouse on the date the soldier became entitled to retired pay and was divorced from the soldier after the soldier retired.

b. Was the soldier's former spouse on the day the soldier became entitled to retired pay.

c. Married the soldier after retirement and remained married to the soldier for at least a year before the divorce.

d. Married the soldier after retirement and became divorced before the first anniversary of the marriage, but is the parent of a child born to the retired soldier and former spouse.

### Function

A defined segment of the Military Personnel System. The point where responsibility rests with a specific person at all levels of command.

### Grey area retiree

A reservist who has completed 20 years service, qualifying for retirement purposes but who has not reached age 60 and entitled to retired pay.

### Installation Retiree Council

A group of retired soldier volunteers which meets periodically to suggest improvements

in the quality of life for retired soldiers at the installation, MACOM, and the DA level.

**Installation Retirement Services Officers**

Individuals responsible for administering the Installation Retirement Services Program within ZIP Codes listed in appendix B.

**Manpower Staffing Standards System**

Development and application of manpower staffing standards for determining the minimum essential requirements to accomplish Table of Distribution workload. The system identifies the operational improvements for increasing efficiency and effectiveness.

**Natural person with insurable interest**

A person who, because of some pecuniary or blood relationship or relationship of affinity, has a reasonable and lawful expectation to some benefit or advantage from the continued life of the retired soldier.

**Quality of life/minimum standards**

Retirement Services Program standards set by CFSC to ensure a quality program at the installation level.

**Retired Army Personnel System**

A database containing information on Army retired soldiers. Used to produce mailing labels for 'Army Echoes,' installation newsletters, invitations, and other miscellaneous requirements. Information on RAPs is subject to the privacy restrictions in AR 340-21.

**Retired Serviceman's Family Protection Plan**

The immediate forerunner of SBP.

**Retiree Activity Day**

A meeting conducted annually by the installation for retired soldiers and family members living within the installation's area of responsibility.

**Retirement Services Newsletter**

A newsletter for retirees and survivors in an installation's area of responsibility.

**SBP**

A plan into which retiring soldiers may enroll to provide for continuation of a portion of their retired pay to survivors.

**Task**

A major part of a work category that clearly identifies a specific start-and-stop point and precisely defines the standard procedure for accomplishing the activity in understandable terms. Tasks may be further detailed as subtasks.

**Title III retiree**

Grey area retirees who have reached age 60 and are in receipt of retired pay under Public Law 810, title III, 29 June 1948, codified

in sections 1331-1338, chapter 67, title 10, United States Code.

**Two-tiered SBP**

Annuity of 55 percent of the base amount of retired pay paid to the surviving spouse before age 62, and 35 percent paid after age 62.

**U.S. Army Community and Family Support Center**

A field operating agency of the Office of Deputy Chief of Staff for Personnel. Functional proponent for the Retirement Services Program.

**VA total disability**

A total service-connected disability for VA purposes. Requires that a veteran be rated 100 percent disabled, statutorily, or be authorized to draw compensation at the 100 percent rate because of unemployability.

**Work center**

A group of personnel that use similar machines, processes, methods, and operations to perform homogeneous work, usually located in a centralized area. The term is used to identify a relatively small activity within a broad organizational component or functional segment. Personnel within a work center perform work that basically contributes to the same end product or result; the duties are similar or closely related.

**Section III**

**Special Abbreviations and Terms**

*There are no entries in this section.*

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